

48217

Morton & Craig LLC

William E. Craig, Esquire

110 Marter Ave., Suite 301

Moorestown, NJ 08057

Attorney for Ally Financial



Order Filed on April 22, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case number: 17-23648

In Re:

WILLIAM K. STANLEY
ELLA D. STANLEY

Hearing Date: 2-19-19

Judge: (ABA)

ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF AND CO-DEBTOR RELIEF UNDER CERTAIN CIRCUMSTANCES

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: April 22, 2019



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtor(s): William and Ella Stanley

Case No: 17-23648

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief and co-debtor relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief And Co-Debtor Relief filed by John R. Morton, Jr., Esq., attorney for Ally Financial, with the appearance of Robert A. Loefflad, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Ally Financial (“Ally”) is the holder of a first purchase money security interest encumbering a 2015 Chevrolet Cruze bearing vehicle identification number 1G1PA5SG3F7108270.**
- 2. That the debtors’ account has post-petition arrears through February 2019 in the amount of \$845.00.**
- 3. That the debtor is to cure the arrearage set forth in paragraph two (2) above by making their regular monthly payment of \$335.44 plus an additional \$140.83 (total monthly payment of \$476.27) for the months of March through August 2019.**
- 4. That commencing March 2019, if the debtors fail to make any monthly payment to Ally within thirty (30) days after each payment falls due, Ally shall be entitled to stay relief and co-debtor relief as to the co-debtor Nicole Stanley upon filing a certification of default with the Court and serving it on the debtors and their attorney.**
- 5. That the debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ally Financial must be listed as loss payee. If the debtors fail to maintain valid insurance on the vehicle, Ally shall be entitled to stay relief and co-debtor relief as to the co-debtor Nicole Stanley upon filing a certification that insurance has lapsed and serving such certification on the debtors and their attorney.**

(Page 3)

Debtor(s): William and Ella Stanley

Case No: 17-23648

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief and co-debtor relief under certain circumstances

- 6. That the debtors are to pay Ally Financial a counsel fee of \$531.00 through their Chapter 13 bankruptcy plan.**

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 William K Stanley
 Ella D. Stanley
 Debtors

Case No. 17-23648-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 2

Date Rcvd: Apr 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2019.

db/jdb +William K Stanley, Ella D. Stanley, 644 Cresson Avenue, Pleasantville, NJ 08232-4312
 aty +Lawrence A. Mintz, 1030 Atlantic Ave., Atlantic City, NJ 08401-7427

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
 Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 cwohrlab@logs.com, njbankruptcynotifications@logs.com
 Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Justin Plean on behalf of Creditor Wilmington Savings Fund Society, FSB bkyecf@rasflaw.com, bkyecf@rasflaw.com;ras@cf.courtdrive.com
 Laura M. Egerman on behalf of Creditor Wilmington Savings Fund Society, FSB bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
 Robert A. Loefflad on behalf of Joint Debtor Ella D. Stanley rloefflad@ffhllaw.com, ghuie@ffhllaw.com
 Robert A. Loefflad on behalf of Debtor William K Stanley rloefflad@ffhllaw.com, ghuie@ffhllaw.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10